

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MASSERLONA OWENS § Case No.: 08-28462  
§  
§  
§  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2008.
- 2) This case was confirmed on 02/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/10/2009.
- 5) The case was dismissed on 12/07/2009.
- 6) Number of months from filing to the last payment: 12
- 7) Number of months case was pending: 17
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 22,800.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 20,283.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 20,283.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,421.14
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION**

\$ 4,421.14

Attorney fees paid and disclosed by debtor

\$ 500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DEUTSCHE BANK NATION	SECURED	160,893.70	139,453.13	.00	.00	.00
DEUTSCHE BANK NATION	SECURED	21,002.38	27,134.42	27,134.42	4,251.99	.00
DEUTSCHE BANK NATION	SECURED	203,622.74	171,200.82	.00	.00	.00
DEUTSCHE BANK NATION	SECURED	41,311.81	43,513.50	43,513.50	5,398.08	.00
EASTERN SAVINGS BANK	SECURED	232,650.20	212,636.07	.00	.00	.00
EASTERN SAVINGS BANK	SECURED	25,364.61	45,042.65	4,805.72	4,805.72	.00
EASTERN SAVINGS BANK	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	9,466.68	.00	.00	.00	.00
AMERICAN GENERAL FIN	OTHER	NA	NA	NA	.00	.00
GMAC	SECURED	1,553.50	1,553.50	1,553.50	1,343.54	62.53
ECAST SETTLEMENT COR	UNSECURED	6,348.00	6,773.80	6,773.80	.00	.00
BANK OF AMERICA	OTHER	NA	NA	NA	.00	.00
WFNNB/HARLEM FURNITU	UNSECURED	621.00	NA	NA	.00	.00
ASSET ACCEPTANCE INC	UNSECURED	987.56	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,211.00	1,065.47	1,065.47	.00	.00
CAPITAL ONE	UNSECURED	1,601.32	1,656.12	1,656.12	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,406.00	1,425.24	1,425.24	.00	.00
PRA RECEIVABLES MANA	UNSECURED	592.00	578.22	578.22	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	637.00	637.02	637.02	.00	.00
CITIBANK	UNSECURED	4,002.00	NA	NA	.00	.00
GALE COOK	OTHER	NA	NA	NA	.00	.00
BETTY SISSION	OTHER	NA	NA	NA	.00	.00
LASHANTA BAKER	OTHER	NA	NA	NA	.00	.00

=====

**Scheduled Creditors:**

=====

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ROSEMARY THORNTON	OTHER	NA	NA	NA	.00	.00
LEUTERESA WILLIAMS	OTHER	NA	NA	NA	.00	.00
SHEILA FISHER	OTHER	NA	NA	NA	.00	.00
CHARNITA RIDDLE	OTHER	NA	NA	NA	.00	.00
ALEX DIGGS	OTHER	NA	NA	NA	.00	.00
JIMMY YOUNG	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	8,821.65	8,821.65	.00	.00
ROUNDUP FUNDING LLC	SECURED	NA	621.50	.00	.00	.00

=====

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	75,453.64	14,455.79	.00
Debt Secured by Vehicle	1,553.50	1,343.54	62.53
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	77,007.14	15,799.33	62.53
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	20,957.52	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,421.14
Disbursements to Creditors	\$ 15,861.86

**TOTAL DISBURSEMENTS:** \$ 20,283.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.